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Welcome to the first issue of Employee Benefits Quarterly! Our goal is to keep you informed on employee benefits and wellness related topics throughout the year. Enjoy!

Flexible Spending 101

What are Flexible Spending Accounts?

There are two types of Flexible Spending Accounts (FSA). A Health Care FSA allows you to use pre-tax earnings to pay for eligible out-of-pocket medical, dental, and vision care expenses. A Dependent Care FSA allows you to use tax-free funds to pay for preschool, summer day camp, before/after school programs, and child or elder daycare. Employees can enroll in a FSA within 31 days of employment or during the annual Open Enrollment period. A complete listing of eligible expenses can be found on www.wageworks.com.

When can I start using the funds in my account?

Health Care FSAs are fully funded at the start of the plan year for immediate use. Dependent Care FSAs require that the funds are contributed before they can be used.

How do I get reimbursed?

- **WageWorks Health Care Card (for Health Care FSA only)**
Use it at healthcare providers or at merchants with an industry-standard approval system at the checkout (most drug stores, pharmacies and big-box retailers).
- **Pay Me Back (for Health Care FSA and Dependent Care FSA)**
Use out-of-pocket funds then request reimbursement from your FSA. File a claim online, or by fax, email or mail.
- **Pay My Provider (for Health Care FSA and Dependent Care FSA)**
Payment is sent directly to your provider from your WageWorks account.

Health care and dependent care eligible expenses incurred from January 1, 2013 through December 31, 2013 are still eligible to be reimbursed through WageWorks by March 31, 2014.

Beneficiary Designations - Term Life Insurance

Many of us complete a beneficiary designation form and never think about it again.

Many of us may experience different life circumstances over the years such as marriage or divorce that will prompt us to make a change to our beneficiary

designations.

It's always good to review your beneficiary designations periodically and make a change if necessary.

To make a change to your beneficiary designation, download the Dearborn National Life Insurance

Beneficiary form that can be found on www.cookcountyrisk.com and complete the necessary fields.

Send the completed form to Dearborn National either by mail or fax; this information is listed on the top of the form.

Affordable Care Act Update

“As a Cook County employee, your benefits are designed to provide coverage for the care that you need...”

Health care reform, known as “the Affordable Care Act” (ACA), gives Illinois consumers control over their health care by offering new ways to shop and pay for coverage with greater protections.

As a Cook County employee, your benefits are designed to provide coverage for the care that you need, encourage you to maintain good health and help you manage your health care costs. You have the right to receive a Summary of Medical Benefits and Coverage (SBC) when shopping for, or enrolling in, coverage. You can find all Cook County health plan SBCs, as well as a Glossary of Health Coverage and Medical Terms, at www.cookcountyrisk.com.

Get Covered Illinois, the Official Health Marketplace of Illinois, is designed to help consumers find health insurance that fits their needs. Enrollment began on October 1, 2013 and continues through March 31, 2014. If you have family members who may need a new health benefit plan, they can explore options through the Marketplace at www.getcoveredillinois.gov.

Sharpen Your Chill Skills

Stress is a fact of life, whether you face a hectic day, family issues, an illness or hear about distressing world events. It may seem hard to chill out when worry strikes, but handling stress can help protect your health and well-being. Take these steps to calm stress:

- Take part in a mood-boosting exercise daily such as a brisk walk.
- Stay connected with supportive family, friends and community or religious groups.
- Focus on what you have done, not what you haven't.
- Make time for fun, relaxing pursuits.
- Get regular care for any health problems.
- Eat healthful, balanced meals.
- Relax through yoga or other stretching programs.
- Get adequate sleep.
- Seek professional help if you can't cope, are abusing substances or have suicidal thoughts.

Dwelling on problems can make them seem even bigger. Try replacing negative thoughts with positive ones to help keep stress at bay.

Know the signs of stress: unusual fatigue, a quick temper, feeling sad or down, sleep problems or coping by using drugs, alcohol or other substances or behaviors.

“Learn the signs of stress which may include unusual fatigue, a quick temper...”



Just Got Married or Having a Baby?

Did you know you can add dependent(s) within 31 days of the following events:

- Marriage, or the establishment of a domestic partnership, or civil union.
- Birth, adoption or obtaining legal guardianship of a child.
- Loss of other healthcare coverage eligibility for you or your dependent(s).

Your change request must

occur within 31 days of the event. Submit a completed Benefits Enrollment/Change Form to the Department of Risk Management, Benefits Division.

You will need to provide an original copy of the marriage/civil union or birth certificate when you receive the documentation.

Please include a self-addressed, stamped envelope with your request to ensure safe

return of the document.

If this documentation is not available within 31 days of the event, submit the form on a timely basis and then provide the documents when available.

Coverage for timely requests is effective the date of the event. If not submitted within 31 days, then coverage is effective the first of the following month after submission.

"Did you know you can add dependent(s) within 31 days of the following events..."

Healthy Teeth and a Healthy Body: An Important Connection

Good oral hygiene is important, not only for looks, but for general health as well. A routine dental examination can detect symptoms of more than 125 diseases, including heart disease, diabetes, anemia, stomach ulcers, osteoporosis and kidney disease.

Regular check-ups and cleanings can save you the pain and expense of future problems. Dental insurance will keep these visits affordable and is a cost-effective way to minimize health care costs for you and your family. Using your dental insurance for regular dental check-ups can improve your health by helping you:



"A routine dental examination can detect symptoms of more than 125 diseases..."

1. **Prevent Oral Cancer:** According to The Oral Cancer Foundation, someone dies from oral cancer every hour of every day in the United States alone. When you have your dental cleaning, your dentist is also screening you for oral cancer, which is highly curable if diagnosed early.
2. **Prevent Gum Disease:** Gum disease is an infection in the gum tissues and bone that keep your teeth in place and is one of the leading causes of adult tooth loss. If diagnosed early, it can be treated and reversed. If treatment is not received, a more serious and advanced stage of gum disease may follow. Regular dental cleanings and check-ups, flossing daily and brushing twice a day are key factors in preventing gum disease.
3. **Help Maintain Good Physical Health:** Recent studies from organizations including the Centers for Disease Control have linked heart attacks and strokes to gum disease, resulting from poor oral hygiene. A dental cleaning every six months helps to keep your teeth and gums healthy and could possibly reduce your risk of heart disease and strokes, as well as many other serious conditions.
4. **Keep Your Teeth:** Since gum disease is one of the leading causes of tooth loss in adults, regular dental check-ups and cleanings, brushing and flossing are vital to keeping as many teeth as you can. Keeping your teeth means better chewing function and ultimately, better health.
5. **Protect Your Children's Health:** Tooth decay is the most common chronic childhood disease, five times more common than asthma and results in a loss of 51 million school hours each year. Regular check-ups can help prevent tooth decay in your children.

As an employee of Cook County, dental coverage is offered free of charge.



"Besides measuring your vision, regular eye exams can help identify early signs of certain chronic health conditions..."

Getting Your Eyes Checked Can Help You Be the Vision of Health

You may think you need an eye exam only when it's time to update your eyewear prescription. But the truth is, eye exams are about a lot more than seeing whether you need a new pair of glasses or contacts.

Comprehensive eye exams play an important role in your overall wellness, and you should get one every year for optimal vision health. Besides measuring your vision, regular eye exams

can help identify early signs of certain chronic health conditions, including high blood pressure, diabetes, heart disease and high cholesterol.

During an eye exam, your doctor will check all aspects of your vision, including your eye's structure and how well the eyes work together. Based on the exam results, your doctor will recommend a solution that is right for your eye

health and vision care needs. Annual eye exams enable your doctor to monitor the health of your eyes and track changes that can occur from year to year. For example, subtle changes in the retina can be a warning sign of high blood pressure.

Vision coverage is offered free of charge to employees and during open enrollment.



Use Maintenance Choice to Fill Your Long-Term Medications

Maintenance Choice® offers you choice and savings when it comes to filling long-term prescriptions. Now you have two ways to save:

CVS Caremark Mail Service Pharmacy:

- Enjoy convenient home delivery
- Receive your medications in private tamper-resistant and (when needed) temperature-controlled packaging
- Talk to a pharmacist by phone

CVS/Pharmacy:

- Pick up your medication at a time that is convenient for you
- Enjoy same-day prescription availability
- Talk with a pharmacist face to face

Plus, you can easily order refills and manage your prescriptions anytime at www.caremark.com.

When you fill your prescriptions by mail order, you pay two copays for three months of medication, saving you money.

Before you reach your 30-day fill limit and your out-of-pocket cost increases, CVS will contact you to help you get started with Maintenance Choice. CVS then will help you get a 90-day prescription from your doctor so you can choose to fill it through mail service or at a CVS/pharmacy.